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IN THE CLAIMS

Please amend the claims as follows:

1-59.   (Canceled)

60.   (currently amended) A computer system for verifying a commercial transaction between a user with credit card data and a merchant, said computer system comprising:

a processing unit for processing data and code; and

memory for storing said data and said code, said data and code including

a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request,

an account-holder communications module operative to facilitate a separate connection with an account-holder associated with said credit card data for said account-holder to verify said transaction approval request, and

an authorization module responsive to a verification indicator switchable being configurable by said account holder between at least a first state and a second state, said first state enabling a previously established verification requirement and said second state disabling said previously established verification requirement, said authorization module being operative to cooperate with said account-holder communication module for obtaining account-holder verification of said transaction approval request in response to said verification indicator being in said first state; said authorization module being further operative pursuant to a selectively enabled verification function or to automatically verify said transaction approval request without obtaining verification from said account holder in response to said verification indicator being in said second state pursuant to a selectively disabled verification function, said authorization module being responsive to receipt of said transaction approval request and operative to transmit an approval to said merchant if said transaction approval request is verified.

61. (previously presented) A computer system according to Claim 60, wherein said authorization module includes an interactive verification module responsive to receipt of said transaction approval request and operative to initiate said connection with said account-holder.

62. (previously presented) A computer system according to Claim 61, further comprising a network interface, and wherein said interactive verification module is operative to send an electronic message to said account-holder via said network interface.

63. (previously presented) A computer system according to Claim 62, wherein said interactive verification module is operative to verify said transaction approval request responsive to receiving a reply to said electronic message from said account-holder.

64. (previously presented) A computer system according to Claim 61, further comprising a telecommunications device, and wherein said interactive verification module is operative to place an automated telephone call to said account-holder.

65. (previously presented) A computer system according to Claim 64, wherein said interactive verification module is operative to:
    establish a telephone connection with said account holder;
    recite at least a portion of said transaction approval request to said account holder; and
    receive verification instructions from said account-holder with respect to said transaction approval request.

66. (previously presented) A computer system according to Claim 65, wherein said interactive verification module is further operative to require an authentication code from said account-holder prior to said step of reciting at least a portion of said transaction approval request to said account-holder.

67. (previously presented) A computer system according to Claim 60, wherein:

    any notification to said account-holder is disabled; and

    said authorization module includes an interactive verification module operative to wait for said account-holder to initiate said separate connection.

68. (previously presented) A computer system according to Claim 67, further comprising a network interface, and wherein said interactive verification module is operative to wait for a communication from said account-holder via said network interface.

69. (previously presented) A computer system according to Claim 67, further comprising a network interface, and wherein said interactive verification module is operative to:

    receive a connection request from said account-holder via said network interface;

    establish a network connection with said account-holder;

    authenticate said account holder;

    transmit at least a portion of said approval request to said account holder; and

    receive verification instructions from said account-holder with respect to said approval request.

70. (previously presented) A computer system according to Claim 67, further comprising a telecommunications device, and wherein said interactive verification module is operative to wait for a telephone call from said account-holder.

71. (previously presented) A computer system according to Claim 67, further comprising a telecommunications device, and wherein said interactive verification module is operative to:

    receive a telephone call from said account-holder;

    authenticate said account-holder;

    recite at least a portion of said approval request to said account-holder; and

    receive verification instructions from said account-holder with respect to said approval request.

72. (previously presented) A computer system according to Claim 60, wherein said authorization module includes a master verification module responsive to the lapse of a predetermined time period and operative to disclaim said approval request if said approval request has not been verified by said account-holder.

73. (previously presented) A computer system according to Claim 72, wherein said master verification module is further operative to transmit notice to said account-holder when said transaction approval request is disclaimed.

74. (previously presented) A computer system according to Claim 60, wherein said authorization module is further operative to:

> transmit a verification request identifying said transaction approval request to a third-party that verifies transaction approval requests with said account-holder; and
>
> receive indicia of verification from said third-party indicating whether said account-holder has verified said transaction approval request.

75. (currently amended) In a computer system, a method for verifying a commercial transaction between a user with credit card data and a merchant, said method comprising:

> receiving instructions from an account-holder associated with said credit card data to selectively disable a previously enabled verification function;
>
> receiving a transaction approval request from said merchant;
>
> transmitting an approval to said merchant without verifying said transaction approval request with said account-holder responsive to the selectively disabled verification function;
>
> receiving instructions from said account-holder to selectively enable said verification function;
>
> receiving a subsequent transaction approval request from another merchant;
>
> electronically verifying said subsequent transaction approval request with [[an]] said account-holder, responsive to the selectively enabled verification function, associated with said credit card data via a communication with said account-holder separate from said communication with said another merchant;

~~receiving instructions from said account-holder to selectively enable or disable said step of electronically verifying said transaction approval request~~; and

transmitting an approval to said <u>another</u> merchant <u>only</u> if said <u>subsequent</u> transaction approval request is verified by said account-holder or if said ~~step of electronically verifying said transaction approval request~~ <u>verification function</u> has <u>again</u> been disabled.

76. (currently amended) A method according to Claim 75, wherein said step of verifying said <u>subsequent</u> transaction approval request with said ~~card-holder~~ <u>account-holder</u> includes prompting said account-holder to verify said transaction approval request.

77. (previously presented) A method according to Claim 76, wherein said step of prompting said account-holder includes sending an electronic message to said account-holder.

78. (currently amended) A method according to Claim 77, wherein said step of verifying said <u>subsequent</u> transaction approval request with said account-holder includes receiving a reply to said electronic message.

79. (previously presented) A method according to Claim 76, wherein said step of prompting said account-holder includes placing an automated telephone call to said account-holder.

80. (currently amended) A method according to Claim 79, wherein said step of placing an automated telephone call to said account-holder includes:

establishing a telephone connection with said account-holder;

reciting at least a portion of said <u>subsequent</u> transaction approval request to said account holder; and

receiving verification instructions from said account-holder with respect to said <u>subsequent</u> transaction approval request.

81. (currently amended) A method according to Claim 80, wherein said step of placing an automated telephone call to said account-holder further includes receiving an authentication code from said account-holder prior to said step of reciting at least a portion of said <u>subsequent</u> transaction approval request to said account holder.

82. (currently amended) A method according to Claim 75, wherein said step of electronically verifying said <u>subsequent</u> transaction approval request with said account-holder includes disabling any notification to said account-holder and waiting for said account-holder to initiate communication with said computer system.

83. (previously presented) A method according to Claim 82, wherein said communication with said computer system is initiated by said account-holder via a network connection.

84. (currently amended) A method according to Claim 82, wherein said step of electronically verifying said <u>subsequent</u> transaction approval request with said account-holder includes:

    receiving a connection request from said account-holder via a network;

    establishing a network connection with said account-holder;

    authenticating said account-holder;

    transmitting at least a portion of said <u>subsequent</u> transaction approval request to said
        account-holder; and

    receiving verification instructions from said account-holder with respect to said
        <u>subsequent</u> transaction approval request.

85. (previously presented) A method according to Claim 82, wherein said communication with said computer system is initiated by said account-holder via a telephone connection.

86. (currently amended) A method according to Claim 82, wherein said step of electronically verifying said subsequent transaction approval request with said account-holder includes:

> receiving a telephone call from said account-holder;

> authenticating said account-holder;

> reciting at least a portion of said subsequent transaction approval request to said account-holder; and

> receiving verification instructions from said account-holder with respect to said transaction approval request.

87. (currently amended) A method according to Claim 75, wherein said step of electronically verifying said subsequent transaction approval request with said account-holder includes automatically disclaiming said approval request if said subsequent transaction approval request is not verified by said account-holder within a predetermined time interval.

88. (currently amended) A method according to Claim 87, further comprising transmitting notice to said account-holder when said subsequent transaction approval request is disclaimed.

89. (currently amended) A method according to Claim 75, wherein said step of electronically verifying said subsequent transaction approval request with said account-holder includes:

> transmitting a verification request identifying said subsequent transaction approval request to a third-party for verification of said subsequent transaction approval request with said account-holder; and

> receiving indicia of verification from said third-party indicating whether said account-holder verified said subsequent transaction approval request.

90. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 75.

91. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 76.

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92. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 77.

93. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 78.

94. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 79.

95. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 80.

96. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 81.

97. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 82.

98. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 83.

99. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 84.

100. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 85.

101. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 86.

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102. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 88.

103. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 89.

104. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 90.

105. (previously presented) A computer system for verifying a commercial transaction between a user with credit card data and a merchant, said computer system comprising:

    a processing unit for processing data and code;

    memory for storing said data and said code, said code including

        a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request,

        an account-holder communications module operative to facilitate a separate connection with an account-holder associated with said credit card data for said account-holder to verify said transaction approval request, and

        an authorization module responsive to receipt of said transaction approval request and operative to transmit an approval to said merchant if said transaction approval request is verified, said authorization module being configurable to cooperate with said account-holder communication module for obtaining account-holder verification of said transaction approval request or to automatically verify said transaction approval request without obtaining verification from said account-holder, said authorization module including an interactive verification module operative to wait for said account-holder to initiate said connection with said account-holder communication module, any prior notification to said account-holder regarding said transaction being disabled.

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106. (previously presented) A computer system for verifying a commercial transaction between a user with financier data and a retailer, said computer system comprising:

a processing unit for processing data and code;

memory for storing said data and said code, said code including

a financier communications module operative to facilitate a connection with a financier for receiving a verification request related to said commercial transaction,

an account-holder communications module operative to facilitate a connection with an account-holder associated with said financier data for said account-holder to verify said commercial transaction, and

an authorization module configurable to cooperate with said account-holder communication module for obtaining account-holder verification of said commercial transaction or to automatically verify said commercial transaction without obtaining verification from said account holder, said authorization module being responsive to receipt of said verification request and operative to transmit an approval to said financier if said commercial transaction is verified.

107. (previously presented) In a computer system, a method for verifying a commercial transaction between a user with credit card data and a merchant, said method comprising:

receiving a transaction approval request from said merchant;

electronically verifying said transaction approval request with an account-holder associated with said credit card data via a communication with said account-holder separate from said communication with said merchant, said electronic verification including disabling any notification to said account-holder and waiting for said account-holder to initiate communication with said computer system;

enabling the account-holder to disable the step of electronically verifying;

automatically verifying the transaction approval request, if the account-holder has disabled the step of electronically verifying; and

transmitting an approval to said merchant if said transaction approval request is verified.

108. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 107.

109. (previously presented) In a computer system, a method for verifying a commercial transaction between a user with credit card data and a merchant, said method comprising:

> receiving a verification request associated with said commercial transaction from a financial institution that approves transactions between account-holders and merchants;

> electronically verifying said associated commercial transaction with an account-holder associated with said credit card data;

> enabling the user to enable and disable the electronically verifying step; and

> transmitting indicia of verification to said financial institution if said associated commercial transaction is verified by said account-holder or if the electronically verifying step is disabled.

110. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 109.

111. (currently amended) A computer system according to ~~claim 1~~ claim 60, wherein the user is the account-holder.

112. (currently amended) A ~~computer system~~ method according to claim 75, wherein the user is the account-holder.

113. (previously presented) A computer system according to claim 105, wherein the user is the account-holder.

114. (new) A computer system according to Claim 60, wherein responsive to said verification indicator being in said second state said authorization module is operative to automatically verify all received transaction approval requests without obtaining verification from said account holder.

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115. (new) A method according to Claim 75, wherein verification with said account-holder is not required for approval of any transaction approval request when said verification function is disabled.

116. (new) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 115.

117. (new) A computer system for verifying a commercial transaction between a user with credit card data and a merchant, said computer system comprising:

a processing unit for processing data and code; and

memory for storing said data and said code, said data and code including

    a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request,

    an account-holder communications module operative to facilitate a separate connection with an account-holder associated with said credit card data for said account-holder to verify said transaction approval request and to facilitate the switching of a verification indicator between at least a first state and a second state, and

    an authorization module responsive to said verification indicator and operative to cooperate with said account-holder communication module for obtaining account-holder verification of said transaction approval request when said verification indicator is in said first state; said authorization module being further operative to forego verification by said account holder when said verification indicator is in said second state, said authorization module being responsive to receipt of said transaction approval request and operative to transmit an approval to said merchant if said transaction approval request is verified by said account holder or if said verification indicator is in said second state.

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118. (new) A computer system for verifying a commercial transaction between a user with credit card data and a merchant, said computer system comprising:

a processing unit for processing data and code; and

memory for storing said data and said code, said data and code including

a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request,

an account-holder communications module operative to facilitate a separate connection with an account-holder associated with said credit card data for said account-holder to verify said transaction approval request and to facilitate the switching of a verification indicator between at least a first state and a second state, wherein said first state enables a previously established verification requirement and switching said verification indicator to said second state disables said previously established verification requirement, and

an authorization module responsive to said verification indicator and operative to cooperate with said account-holder communication module for obtaining account-holder verification of said transaction approval request when said verification indicator is in said first state.

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